

THE FEDERAL LONG-TERM CARE (LTC) INSURANCE PROGRAM

A new, enhanced website (www.ltcfeds.com) was recently launched for the Federal LTC Program.

What is the Federal LTC Insurance Program?

This LTC coverage provides employees and/or eligible family members the care needed to perform daily activities for an ongoing illness or disability. This medical care includes illness or injury beyond that covered through a Federal employee's health insurance plan. It provides assistance for daily activities such as eating, bathing, dressing, assistance in moving a patient from the bed to a chair, and using the bathroom. This Program offers a choice of benefits for a variety of services, including but not limited to: nursing home care, assisted living care, home care (formal and informal), adult day care, hospice care, respite services, bed reservations, and care-giving training.

Am I eligible?

As specified by law, approximately 20 million individuals are eligible for this coverage including: Federal employees, annuitants and qualified relatives, i.e., current spouses, adult children, parents, parents-in-law and stepparents of living employees. (See www.opm.gov/insure/ltc for additional information.)

People who fall into one of these groups are eligible to apply, but whether someone's application is approved depends on the results of the medical underwriting. Not everyone who applies will be approved.

How much does this cost?

A premium calculator allows employees to calculate and compare premiums for four pre-packaged plans or customized plans that will aid in the selection of those options best suited for your needs.

Premiums are based on: your age when you buy the coverage, the benefits you choose, and whether you choose the automatic compound inflation option, designed to be level for life, or the future purchase option for inflation protection, where your premiums will increase as your benefits increase. Premiums are the same for all purchasers of the same coverage at the same age, and the coverage is guaranteed renewable. Your carrier cannot cancel your coverage unless you stop paying your premiums.

For more information, please visit the Federal LTC Insurance Program at:
www.opm.gov/insure/ltc

Any questions concerning this notice, contact:

NSSC Customer Contact Center

1-877-NSSC123 or nssc-contactcenter@nasa.gov